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FOR IMMEDIATE RELEASE  
Monday, June 23, 2003

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**Senate Protects Consumers by Closing Prepaid Funeral and Cemetery Loopholes**  
*Sen. Laura Toy's bill would require 'cemetery' goods and services to be refundable*

LANSING – Legislation to protect consumers' prepaid funeral arrangements and to require that cemeteries be inspected at least once every three years was passed by the Michigan State Senate for the first time in 30 years, Sen. Laura Toy, R-Livonia, said.

“Consumers who prearrange funeral investments are at risk solely because of the legal distinction between “cemetery” goods and “funeral” goods,” Toy said. “Consumers’ preneed investments should be protected regardless. The legislation I sponsored requires the same level of trusting and refunds on funeral and cemetery goods, no matter who sells them.”

Toy sponsored SB 512, which would require trusting 100% of monies paid in advance for funeral and/or cemetery goods and services. Consumers, under the bill, who change their mind and want a refund would be issued a refund of at least 90% of monies paid plus interest/income. SB 512 also requires that the prices of prepaid arrangements be disclosed to both pre-need and at-need sales.

“Michigan has a role in monitoring cemeteries to watch for illegal activities and to ensure that the resting sites of our departed loved ones are being well maintained and living up the standards agreed upon in the cemetery arrangements,” Toy said. “The legislation will go a long way in preventing the atrocities that occurred in Florida and Georgia from happening in Michigan.”

SB 513, also sponsored by Toy, would require the state cemetery commissioners to inspect the facilities and grounds of a cemetery at least once every three years.

Senate Bills 512 and 513 will now be sent to the House of Representatives for consideration.